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PATENT  
Attorney Docket No.: 020375-007210US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Brian Dentler, et al.

Application No.: 10/618,072

Filed: July 11, 2003

For: METHOD AND SYSTEMS TO  
IDENTIFY AND CONTROL PAYMENT  
FRAUD

Customer No.: 20350

Confirmation No.: 3588

Examiner: Wong, Eric Tak Wai

Art Unit: 3693

AMENDMENT

Mail Stop **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 17, 2008, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 8 of this paper.